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*[Signature]* 5/28/93  
Kurt E. Grossman Reg. No. 29,799 Date

#4  
PATENT

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GROUP 2300

Serial No. 07/976,965  
Filed: November 16, 1992  
Applicant: McCarthy, Patrick D.  
Title: CENTRALIZED CONSUMER CASH VALUE ACCUMULATION  
SYSTEM FOR MULTIPLE MERCHANTS  
Examiner: Khai Tran  
Art Unit: 2311

Cincinnati, Ohio 45202

May 28, 1993

Hon. Commissioner of Patents and Trademarks  
Washington, D.C. 20231

Sir:

AMENDMENT

This is in response to the Official Action mailed March 4, 1993. A Terminal Disclaimer is submitted herewith and a check in the amount of \$55.00 for filing of same.

REMARKS

Examiner has rejected all of the claims under 35 U.S.C. § 101 on the basis of same invention double patenting in view of claims in Applicant's parent case (Serial No. 07/797,401 now U.S. Patent No. 5,202,826).

The Same Invention Rejection Should Be Withdrawn

Examiner's "same invention" double patenting rejection is plainly wrong. In order for there to be same invention double patenting, the claims must cross read. As the Court has made clear: